Filed: March 30, 2001

Amendment Response to Final Office Action

This listing of claims will replace all prior versions, and listings, of claims in the application:

## **Listing of Claims:**

- 1-33. (previously cancelled)
- 34. (previously presented) A method for processing and storing electronic billing information, comprising:

processing bill data to generate bill summary information, wherein the processing occurs at a location remote from a customer associated with the bill data and a location remote from a biller associated with the bill data;

storing the generated bill summary information; and transmitting the generated bill summary information for display.

35. (previously presented) The method of claim 58, wherein:

processing the bill information to generate the bill data includes normalizing the bill information; and

the stored bill data is the normalized bill information.

- 36. (previously presented) The method of claim 34, further comprising: merging the bill data with a template to generate bill detail information.
- 37. (original) The method of claim 36, further comprising: storing the generated bill detail information.
- 38. (original) The method of claim 36, further comprising: transmitting, via a network, the generated bill detail information to the customer.
- 39. (previously presented) The method of claim 34, further comprising:

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receiving a request, via the network, for a bill on behalf of the customer,

wherein at least one of the processing and transmitting is performed responsive to the

request.

40. (cancelled)

41. (previously presented) The method of claim 37, wherein the generated bill detail

information is stored in a cache.

42. (cancelled)

43. (previously presented) The method of claim 58, wherein the bill information is received

from the biller via a network.

44. (previously presented) A system for processing and storing electronic billing information,

comprising:

a communications port configured to receive and transmit bill related information;

a memory configured to store bill related information; and

a processor in communication with the communications port and the memory and

configured to 1) process bill data to generate bill summary information, wherein the processing

occurs at a location remote from a customer associated with the bill data and a location remote

from a biller associated with the bill data, and 2) store the bill summary information in the

memory.

45. (previously presented) The system of claim 65, wherein:

processing the bill information to generate the bill data includes normalizing the bill

information; and

the stored bill data is the normalized bill information.

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(previously presented) The system of claim 44, wherein the processor is further 46. configured merge the bill data with a template to generate bill detail information.

(original) The system of claim 46, wherein the processor is further configured to store the 47.

generated bill detail information in the memory.

(original) The system of claim 46, wherein the processor is further configured to cause 48.

the communications port to transmit the generated bill detail information to the customer via a

network.

(previously presented) The system of claim 44, wherein the processor is further 49.

configured to receive a request, via a network and from the communications port, for a bill on

behalf of the customer, wherein at least one of the processing and the transmitting is performed

responsive to the request.

(original) The system of claim 49, wherein the processor is further configured to store the 50.

generated bill detail information in the memory.

(original) The system of claim 50, wherein: 51.

the memory includes a cache portion; and

the generated bill detail information is stored in the cache portion.

52. (cancelled)

(previously presented) The system of claim 65, wherein the billing information is 53.

received from the biller via a network.

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54-57. (cancelled)

58. (previously presented) The method of claim 34, further comprising: receiving, from the biller, bill information for the customer; processing the bill information to generate the bill data; and storing the generated bill data.

- 59. (previously presented) The method of claim 34, wherein the generated bill summary information is transmitted to the customer.
- 60. (previously presented) The method of claim 34, wherein displaying the generated bill summary information includes viewing a webpage over the Internet.
- 61. (previously presented) The method of claim 34, wherein the generated bill summary information represents a plurality of bills.
- 62. (previously presented) The method of claim 61, wherein the plurality of bills is from a plurality of billers.
- 63. (previously presented) The method of claim 39, wherein the request is received from the customer.
- 64. (previously presented) The method of claim 38, further comprising: receiving a request, via the network, for a bill on behalf of the customer, wherein the transmitting is performed responsive to the request.
- 65. (previously presented) The system of claim 44, wherein the processor is further configured to 1) receive, from a biller and via a communications port, bill information for a

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customer of the biller, 2) process the bill information to generate bill data, 3) store the bill data in the memory.

- (previously presented) The system of claim 44, wherein the generated bill summary 66. information represents a plurality of bills.
- (previously presented) The system of claim 66, wherein the plurality of bills is from a 67. plurality of billers.
- (previously presented) The system of claim 49, wherein the request is received from the 68. customer.
- (previously presented) The system of claim 48, wherein: 69.

the system is further configured to receive a request, via the network, for a bill on behalf of the customer, and

the transmitting is performed responsive to the request.

(previously presented) A system for processing and storing electronic billing 70. information, comprising:

a means for processing bill data to generate bill summary information, wherein the processing occurs at a location remote from a customer associated with the bill data and a location remote from a biller associated with the bill data;

a means for storing the generated bill summary information; and

a means for transmitting the generated bill summary information for display.